The Speaker

The Liberal Review.

NEW SERIES, VOL. XII., No. 305.] SATURDAY, AUGUST 5, 1905. [PRICE 6D.

LONDON & COUNTY BANKING COMPANY, LIMITED.

Registered under "The Companies Acts." Established in 1836.

CAPITAL £8,000,000, in 100,000 SHARES OF £80 EACH.

REPORT adopted at the HALF-YEARLY ORDINARY GENERAL MEETING, the 3rd August, 1905.

The Hon. GEORGE JOACHIM GOSCHEN, M.P., in the Chair.

THE Directors, in submitting to the Shareholders the Balance-sheet for the half year ending 30th June last, have to report that, after paying interest to Customers and all charges, making provision for bad and doubtful debts, and allowing £23,256 2s. 11d. for rebate on bills not due, the net profits amount to £264,065 17s. 1d. From this sum has been deducted £50,000 carried to Reserve Fund (raising it to £1,400,000), leaving £214,065 17s. 1d. which, with £66,391 1s. 3d. balance brought forward from last account, leaves available the sum of £280,456 18s. 4d.

The Directors have declared a Dividend for the half year of 10 per cent., which will require £200,000, leaving the sum of £80,456 18s. 4d. to be carried to the Profit and Loss New Account.

The Directors have appointed Charles John Hegan, Esq., to a seat on the Board, in the place of William Anastasius Jones, Esq., whose decease was referred to at the last General Meeting.

The Dividend, £2 per Share, free of Income Tax, will be payable at the Head Office, or at any of the Branches, on or after Monday, 14th August.

BALANCE-SHEET

Of the London and County Banking Company, Limited, 30th June, 1905.

Dr.

	£ s. d.	£ s. d.
To Capital subscribed £8,000,000, Paid up		2,000,000 0 0
Reserve Fund		1,400,000 0 0
Due by the Bank on Current, Deposit, and other Accounts, including provision for Contingencies		44,813,391 7 3
Liabilities on Acceptances covered by Cash, or Securities or Bankers' Guarantees		2,322,237 12 10
Rebate on Bills not due carried to next Account		23,256 2 11
Net Profit for the Half Year, after making provision for Bad and Doubtful Debts	264,065 17 1	
Carried to Reserve Fund	50,000 0 0	
	214,065 17 1	
Profit and Loss Balance brought from last Account	66,391 1 3	
		280,456 18 4
		£50,839,342 1 4

Cr.

	£ s. d.	£ s. d.
By Cash at the Head Office and Branches, and with Bank of England	7,992,034 13 2	
Loans at Call and at Notice, covered by Securities	3,412,986 5 6	
		11,405,020 18 8
Investments, viz:—		
Consols registered and in Certificates (at 85), New 2½ per Cents., and National War Loan (£6,894,491 7s. 11d., of which £343,000 0s. 0d. Consols is lodged for Public Accounts); Canada 4 per Cent. Bonds, and Egyptian 3 per Cent. Bonds, Guaranteed by the British Government	6,660,948 6 7	
India Government Stock and India Government Guaranteed Railway Stocks and Debentures	1,022,911 5 9	
Metropolitan and other Corporation Stocks, Debenture Bonds, English Railway Debenture Stock and Colonial Bonds	1,694,689 5 3	
Other Securities	16,744 13 5	
		9,395,293 11 0
Discounted Bills Current	8,784,327 4 3	
Advances to Customers at the Head Office and Branches	18,115,973 16 5	
		26,900,301 0 8
Liabilities of Customers for Drafts accepted by the Bank (as per Contra)		2,322,237 12 10
Bank Premises in London and Country, with Fixtures and Fittings		816,488 18 2
		£50,839,342 1 4

PROFIT AND LOSS ACCOUNT.

	£ s. d.	£ s. d.
To Interest paid to Customers	94,091 2 1	
Salaries and all other Expenses at Head Office and Branches, including Income Tax on Profits and Salaries, Auditors' and Directors' Remuneration	321,828 13 9	
Carried to Reserve Fund	50,000 0 0	
Rebate on Bills not due, carried to New Account	23,256 2 11	
Dividend 10 per cent. for the Half Year £200,000 0 0		
Balance carried forward	80,456 18 4	
	280,456 18 4	
	£769,632 17 1	
By Balance brought forward from last Account		66,391 1 3
Gross Profit for the Half Year, after making Provision for Bad and Doubtful Debts, and including Rebate £27,434 10s. 0d. brought from 31st December last		703,241 15 10
		£769,632 17 1

Examined and audited by us,

(Signed) J. ANNAN BRYCE, GEORGE J. GOSCHEN, W. HOWARD, } *Audit Committee of Directors.*

G. J. RODOLPH, *Head Office Manager.*

RICHD. LEMON, *Country Manager.*

G. K. SMITH, *Chief Accountant.*

London and County Banking Company, Limited,
17th July, 1905.

In accordance with the provisions of the Companies Act, 1900, we certify that all our requirements as Auditors have been complied with, and we report that we have examined the Balance-sheet and Profit and Loss Account, dated the 30th June, 1905, have verified the Cash-Balance at the Bank of England, the Stocks there registered, and the other investments of the Bank. We have also examined the several Books and Vouchers and certified Returns showing the Cash-Balances, Bills and other Amounts set forth, the whole of which are correctly stated; and in our opinion the said Balance-sheet and Profit and Loss Account are properly drawn up, so as to exhibit a true and correct view of the Company's affairs as shown by the books of the Company.

(Signed) GEO. H. FABER, HY. GRANT, THOS. HORWOOD, } *Auditors.*

London and County Banking Company, Limited,
20th July, 1905.

LONDON AND COUNTY BANKING COMPANY, LIMITED.

NOTICE IS HEREBY GIVEN that a DIVIDEND on the Capital of the Company at the rate of 10 per cent. for the Half Year ending 30th June, 1905, will be PAYABLE to the Shareholders either at the Head Office, 21, Lombard Street, or at any of the Company's Branches, on or after Monday, the 14th instant.

By order of the Board,

21, LOMBARD STREET, *4th August, 1905.* F. J. BARTHORPE, *Secretary.*

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JUST ISSUED.

NATIONAL CREDIT
AND
THE SINKING FUND.

HOW TO MAKE £500,000,000.
BY
FRANCIS W. HIRST.
PRICE SIXPENCE.

LONDON: T. FISHER UNWIN, PATERNOSTER SQUARE.

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are offered for the best letter on this subject, and for replies to the letter or letters published. Rules of this and other competitions of a literary nature are given under PROBLEMS AND PRIZES in

The Saturday - - Westminster.

Principal Contents for August 5:
STORIES:
A RESTFUL BANK HOLIDAY. By Miss B. SIDGWICK. JOAN.
THE DESCENT OF THE RHONE. By Miss BETHAM-EDWARDS.
FOR IDLE MOMENTS.
SOME FRENCH CAT AND DOG STORIES.
BOOKS:
Lord Brooke on Manchuria. Pictures in London. For the Tourist in the Tyrol. Theology and Theologians. New Novels, &c.
PROBLEMS AND PRIZES.
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The first payment of interest, on the 31st December next, will be calculated from the dates of payment of the instalments.

The bonds will be secured by a trust deed constituting a specific charge upon all the railway, undertaking, property, and assets of the company (excluding cash subsidies).

The total cash subsidies granted to the company amount to about £553,580 ($2,690,400), calculated on a length of about 236 miles receivable:

		Per mile.
*From the Dominion Government of Canada, about	($6,400)	£1,316
From the Provincial Government of Nova Scotia, about	(5,000)	1,028

and will be utilised in the construction of the railway except that the subsidies will be charged in favour of the trustees for bond holders, to an extent necessary to secure the interest on the amount of bonds issued for two years during the time of construction.

* The amount of the Dominion subsidy will depend upon the cost of construction, but is limited to $6,400 per mile, which, having regard to the estimated cost of construction, it is considered will be earned in full.

The redemption at the expiration of 50 years of the whole of the bonds issued will be insured by a sinking fund policy with the Norwich Union Life Assurance Society, subject to the payment of an annual premium of 17s. 3d. per cent. The policy, and the benefits thereof, will be transferred to the trustees for the bond holders.

TRUSTEES FOR BOND HOLDERS.

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An agreement has been made between the company, acting through its attorneys and the trustees for the Debenture holders, that immediately after the allotment of the Debentures, the gentlemen named below shall be appointed directors, so as to act with certain defined powers in England, and provisions are contained in the agreement for securing their re-election from time to time for not less than five years. They may, therefore, be considered as an

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GEORGE ELLIOTT, Esq., 11, King William-street, London, E.C.

The Prospectus will be Advertised next week.

BOOKS OF THE WEEK.

HISTORY, BIOGRAPHY, &c.

The History of Scotland. By John Hill Burton, D.C.L., in eight volumes. Vol. IV. (Blackwood, 2s. 6d. net a volume.) This volume continues the history of Mary Queen of Scots up to Bothwell's flight and death.

Select Documents Illustrating Mediæval and Modern History. Emil Reich. (P. S. King, 21s. net.) Even the younger students of history, says Dr. Reich, ought to be acquainted with some original documents of the greatest importance. This book is a collection of such documents: of Treaties such as those of Westphalia and Utrecht; of Edicts, Decretals, Bulls, &c., such as the Edict of Milan, the Edict of Worms, &c.; of documents illustrating the general institutions of the Middle Ages and the chief institutions and events of different countries. There is a short introduction to each document, and the work should do a real service to intelligent teachers of history.

Glimpses of the Ages. T. E. S. Scholes, M.D. (Long, 12s. net.) The first of two volumes containing a series of essays on different historical and philosophic subjects all with the object of proving that the world at present is retrogressive, that the cause of that retrogression is the lack of truth, and that sooner or later the result will be a great social upheaval. The author's further object is to review the arguments in support of the alleged superiority of white men and inferiority of black men.

Some Famous Women of Wit and Beauty. By John Fyvie. (Constable, 12s. 6d. net.) An account of different ladies such as Mrs. Fitzherbert, Lady Hamilton, Mrs. Montagu, Lady Blessington. It is called a Georgian Galaxy, but includes also Mrs. Grote and Lady Eastlake.

POLITICS, SOCIOLOGY, &c.

The Ethics of Force. By H. G. Warner. (Ginn and Co., Boston, 50 cents net.) The fourth volume of the International Library. A criticism of prevalent and popular ideas about war, and an attempt to show the wickedness, wastefulness, and absurdities of military usages and excitement.

RELIGION, THEOLOGY, &c.

St. Paul: Missionary to the Nations. By Mrs. A. Carus Wilson, B.A. (Hodder and Stoughton, 1s.) A scheme for the study of St. Paul's life and writings designed to guide students of Christian missions in thinking out and finding out as much as possible for themselves.

SCIENCE, PHILOSOPHY, &c.

Civil Engineering. By T. Claxton Fidler. (Methuen, 2s. 6d. net.) A volume of the "Books on Business" series, and therefore not written in technical language. Designed for busy men and for the general reader, it is an account of the progress of engineering in this country, the ordinary occupations of a civil engineer, of the relations between science and engineering; and of an engineer's education.

Life's Dark Problems. By W. J. Savage. (Putmans, 6s.) A series of essays on the question whether this is a good world. The writer comes to the conclusion that it is.

Westminster Lectures: The Freedom of the Will, by the Rev. A. B. Sharpe, and *Modern Freethought,* by the Rev. J. Gerrard. (Sands, 6d. each net.)

EDUCATIONAL.

The Public School French Grammar. Part II.—Syntax. By E. Janau and A. Ludwig. (Hachette, 4s. 6d.) Based on the *Grammaire Française* of M. Brachet, but containing more matter than its model and embodying the latest results of philology.

VERSE.

Cricket Poems. By G. F. Wilson. (Simpkin Marshall, 2s.) Contains the inevitable parody of Fitzgerald's *Omar.*

The Voyageur and other poems. By Wm. Henry Drummond. (Putnams, 5s. net.) Poems on familiar subjects in negro dialect.

A Bridge of Hope. By Thomas Folliott. (Arthur Fifield, 2s. net.) Contains a poem of some length called "The Poet of Loria," and shorter poems on various subjects.

The Rubáiyát of Omar Khayyám. First edition. (Macmillan, 6d. net.) A reprint of the first edition.

YEAR BOOKS, &c.

Paton's List of Schools and Tutors, 1905. (J. J. Paton, 1s. 6d.) Compiled as to aid parents in their choice of schools and contains particulars of many of the best English schools for boys and girls, with lists of scholarships and exhibitions at public schools.

COUNTRIES AND PLACES.

Abbotsford. Painted by W. Smith. Described by W. S. Crockett. (Black, 7s. 6d. net.) The twenty coloured reproductions of Mr. Smith's pretty water-colours are very well done. Mr. Crockett writes about the Abbotsford country and its associations and connection with Scott. He gives a list also of the Abbotsford treasures.

TRANSLATIONS.

The Works of Lucian. Translated by H. W. and F. G. Fowler. (Clarendon Press, 4 vols., 14s. net.) A complete translation except for certain omissions mainly by way of expurgation.

MAGAZINES.

The Burlington Magazine for August contains articles on the Directors of our Public Galleries; on Titian's Portrait of Aretino now in London, by Roger Fry; and on Dalou, by C. Ricketts.

The Connoisseur contains articles on Motor Prints, on the Beautiful Misses Gunning, and on Venetian Needlepoint.

The Art Journal contains the first of a series of articles on Painters' Architecture, by Paul Waterhouse, and one on the Gustave Moreau Museum in Paris, by Camille Mauclair.

The Monthly Review contains articles on Some of My Visitors, by Professor Max Muller, on Richard Strauss, by E. A. Baughan; on The Serpent in Literature, by W. H. Hudson; and on the Criminal Liability of Directors, by E. Manson.

The Fortnightly Review contains articles on M. Rouvier, by Ch. Bastide; on Lord Curzon and Lord Kitchener, by Sir George Arthur; and on the Two Attacks on Science, by W. H. Mullock.

The Nineteenth Century contains articles on The Nation and the Army, by the Earl of Erroll and the Rev. H. R. Wakefield; on the White Peril in Australasia, by G. H. Scholefield; and on Some French and English Painting, by F. Wedmore.

The National Review contains articles on Brest, by Arnold White; on Racine, by Maurice Baring; and on the Scandinavian Rupture, by Observer.

The Independent Review contains articles on The Labour Party and the General Election, by P. Snowden; on Liberal Intolerance, by D. C. Lathbury; on the Newest Philosophy, by G. L. Dickinson; and on Making Hay, by H. Belloc.

We have also received *The American Historical Review, The Gentleman's Magazine, Macmillan's Magazine, The Century, The Empire Review, St. Nicholas', Westminster Review,* and *Nuova Antologia.*

MISCELLANEOUS.

Glasgow Public Libraries. Catalogue of the Woodside District Library. (Maclehose.) The result of an endeavour to furnish for the use of borrowers as complete a key to the library as possible.

Some "Books of the Week" unavoidably held over.

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BOOKSELLERS' ANNOUNCEMENTS.

THE INTERNATIONAL BOOK CIRCULAR, No. 140,
Containing a Special Article entitled
"THE RECENT DEVELOPMENT of ART BOOKS,"
By Dr. G. C. WILLIAMSON, Editor of the new Edition of Bryan's Dictionary of Painters and Engravers, &c.
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